

Application No.: 10/508,942  
Filing Date: October 01, 2004

## **SUMMARY OF INTERVIEW ON JULY 8, 2010**

### **Attendees, Date and Type of Interview**

Examiners Ziegler and Abdi and Applicant's Representative, Mincheol Kim (Registration No. 51,306), conducted an in-person interview on July 8, 2010.

### **Exhibits and/or Demonstrations**

None.

### **Identification of Claims Discussed**

Claims 18, 20-31 and 41-42, particularly Claim 18 presented in the June 10, 2010 Amendment.

### **Identification of Prior Art Discussed**

U.S. Patent No. 6,330,544 (Walker), U.S. Patent No. 6,006,205 (Loeb), U.S. Patent No. 6,175,823 (Van Dusen) and U.S. Patent Application Publication No. US2002/0016769 (Barbara)

### **Principal Arguments and Other Matters**

The Examiners and Applicant's Representative discussed differences between Claim 18 and the prior art. Specifically, Applicant's Representative presented that the prior art does not teach registering a gift certificate in a pre-existing credit card account to establish a credit card use limit to use the value of the gift certificate in credit card transactions and further that the prior art does not teach approving credit card transactions based on the sum of credit limit of the credit card and the gift certificate use limit. The Examiners note that the prior art of record does not teach these features, while further examination of these features will be needed. The Examiners suggested filing a supplemental amendment to clarify the claimed invention.

During the interview, the Examiner brought to the attention of Applicant's Representative a new reference U.S. Patent Application Publication No. US2002/0138363 (Karas). Applicant's Representative stated that a supplemental amendment will address the Karas reference.